

GIC RETIRED MUNICIPAL TEACHER (RMT) HEALTH PLAN RATES



Commonwealth of Massachusetts
Group Insurance Commission

Your
Benefits
Connection

How to calculate your Monthly Premium as of July 1, 2010

- 1 Find the city, town or the school district from which you retired on the life insurance rate chart on the reverse side.
- 2 Locate your "RMT Pays Monthly" rate for life insurance.
- 3 Add that amount to the "RMT Pays Monthly" rate below for the health plan you are interested in to determine your monthly health and life insurance premium.

MEDICARE PLANS

HEALTH PLAN	RETIRED MUNICIPAL TEACHERS (RMTs)	
	RMTs who retired On or Before July 1, 1990 ¹	RMTs who retired After July 1, 1990
	10%	15%
	RMT Pays Monthly Per Person Coverage	RMT Pays Monthly Per Person Coverage
Fallon Senior Plan ²	\$ 22.55	\$ 33.83
Harvard Pilgrim Medicare Enhance	37.82	56.73
Health New England MedPlus	36.22	54.32
Tufts Health Plan Medicare Complement	35.08	52.61
Tufts Health Plan Medicare Preferred ²	22.25	33.38
UniCare State Indemnity Plan/Medicare Extension (OME) <i>with CIC (Comprehensive)</i>	45.11	61.75
UniCare State Indemnity Plan/Medicare Extension (OME) <i>without CIC (Non-Comprehensive)</i>	33.26	49.90

NON-MEDICARE PLANS



HEALTH PLAN	RETIRED MUNICIPAL TEACHERS (RMTs)			
	RMTs who retired On or Before July 1, 1990 ¹		RMTs who retired After July 1, 1990	
	10%		15%	
	RMT Pays Monthly	RMT Pays Monthly	RMT Pays Monthly	RMT Pays Monthly
	Individual	Family	Individual	Family
Fallon Community Health Plan Direct Care	\$ 41.49	\$ 99.57	\$ 62.23	\$149.35
Fallon Community Health Plan Select Care	49.76	119.43	74.64	179.15
Health New England	41.40	102.63	62.10	153.94
NHP Care (<i>Neighborhood Health Plan</i>)	41.35	109.58	62.03	164.37
UniCare State Indemnity Plan/Basic <i>with CIC (Comprehensive)</i>	116.76	282.91	153.99	372.40
UniCare State Indemnity Plan/Basic <i>without CIC (Non-Comprehensive)</i>	74.45	178.99	111.68	268.48

¹ RMTs from Peabody who retired on or before July 1, 1990 - call the GIC for monthly rates.

² Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change January 1, 2011.

GIC RETIRED MUNICIPAL TEACHER (RMT) LIFE INSURANCE RATES



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Monthly GIC Plan Rates as of July 1, 2010

BASIC LIFE INSURANCE

City/Town/School District (SD)			RMT Pays Monthly
Basic Life: \$1,000 Coverage			\$0.90
Andover	Hampden-Wilbraham Regional SD	Pelham	
Blackstone Valley Regional SD	Narragansett Regional SD	Pioneer Valley Regional SD	
Bridgewater	Newbury	Plainville	
Gloucester	Orange	Salisbury	
Granby	Paxton	Wilbraham	
Basic Life: \$2,000 Coverage			\$0.90
Amherst	Milton	Stoughton	
Amherst-Pelham Regional SD	Monson	Upper Cape Cod Regional SD	
Barnstable	North Andover	Ware	
Cohasset	Quabbin Regional SD	West Springfield	
Dennis	Rehoboth	Whitman-Hanson SD	
Lawrence	Rockland		
Martha’s Vineyard Regional SD	Shawsheen Valley Regional SD		
Basic Life: \$4,000 Coverage			\$1.80
Rockport			
Basic Life: \$5,000 Coverage			\$2.25
Amesbury	Hudson	Rutland	
Billerica	Medford	Salem	
Bourne	Montague	Spencer	
Dedham	North Adams	Wareham	
Eastham	North Attleboro	West Bridgewater	
Everett	North Middlesex Regional SD	Westfield	
Greater Lawrence Regional SD	Norwell	Woburn	
Harvard	Peabody		
Holyoke	Revere		
Basic Life: \$10,000 Coverage			\$4.50
Braintree			
Basic Life: \$15,000 Coverage			\$6.75
Spencer-East Brookfield Regional SD			

OVER